

Certificate Number: 16339-NYW-DE-036078598

Bankruptcy Case Number: 21-11053



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2021, at 12:51 o'clock PM EDT, Kim Garbo completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of New York.

Date: October 20, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor